

PATENT

Attorney Docket No.: BFC-11

IN THE UNITED STATE PATENT AND TRADEMARK OFFICE

In re Application of DAVID INGRAM et al.)	Examiner: M. Zecher
)	
Serial No.: 09/976,461)	Art Unit: 3691
)	
Filed: October 12, 2001)	Confirmation No.: 9972
)	
For: AUTOMATED CONSTRUCTION)	Customer No.: 22827
LOAN ADMINISTRATION METHOD)	
AND SYSTEM)	

Requested Amendments Pursuant to 37 C.F.R. §1.112 and
Response to First Office Action

Commissioner For Patents
U.S. Patent and Trademark Office
Post Office Box 1450
Alexandria, VA 22313-1450

Honorable Commissioner:

Pursuant to 37 C.F.R. §1.112, and in response to the Office Action of October 2, 2007, Applicants respectfully request entry of the presently submitted amendments, and reconsideration and allowance of the subject application, based on the amendments and remarks set forth herein. In accordance with 37 C.F.R. §1.121, the present response includes the following sections.

- **REQUESTED AMENDMENTS TO THE SPECIFICATION** are reflected in the indicated amendments which begin on page 3 of this paper;
- **REQUESTED AMENDMENTS TO THE ABSTRACT** are reflected in the proposed amendment which begins on page 4 of this paper;

- **A LISTING OF THE CURRENT CLAIMS** is presented beginning on page 5 of this paper; and
- **REMARKS** begin on page 12 of this paper.